Tamworth 4WD Club Newsletter - AUG 2025

Club Meetings - 2nd Monday each month. 6:30pm at
St Johns Hall. 72 Napier Street, Tamworth.
(Diagonally opposite Anzac Park).

Last meeting : Mon 11th Aug 2025. 6:30pm.

Next meeting : Mon 8th Sep 2025. 6:30pm.

Facebook : Tamworth 4wd Club

Facebook : Tamworth 4wd Club (Financial Members)

...remembering our Cedar Brush trip back in 2009.

tam4wdclub@hotmail.com

Tamworth 4wd Club

Tamworth 4wd Club is a family orientated club. We cater for family participation in recreational four wheel driving and camping trips into bushland areas of the great natural beauty and attraction. Club trips can be one day or weekend drives into the state forests and national parks of the local area. Trips of longer duration to various parts of Australia (Simpson Desert, Fraser Island, Cape York, Victorian High Country) are planned annually and in advance. The choice of trips you take is entirely yours, from easy scenic trips to beautiful areas of near inaccessible terrain. Other clubs activities include social outings, bush camping, bush walking, fishing, driver training days, Christmas-in-July social weekend, demonstrations and inter-club activities.

2025-2026 Committee

President	- Col Middleton	e: president.tam4wdclub@gmail.com
Vice President	- Dave Maunder	
Secretary	- Katrina Burton	e: secretary.tam4wdclub@gmail.com
Treasurer	- Leanne Middleton	e: treasurer.tam4wdclub@gmail.com
Association Delegate	- Dave Maunder	e: delegate.tam4wdclub@gmail.com
Publicity Officer	- Katrina / Adrian	
Equipment Officer	- Paul Ellison	
Newsletter Editor	- Dave Maunder	
Public Officer	- Graeme Hodge	
Driver Awareness Officers	- Graeme Hodge, Leanne Middleton, Dave Maunder	
Trip Advisors	- Graeme Hodge, Leanne Middleton, Paul Ellison, Dave Maunder	

BANK DETAILS
Tamworth 4WD Club
BSB 032-621
Account Number 895405

E-mail : tam4wdclub@hotmail.com
Mailing address: Tamworth 4wd Club,
30 Manilla Road, Oxley Vale, Tamworth 2340.

Tamworth 4wd Club

Editors Dribblings

Hi Everyone,

Not a lot to report on.

Christmas in July social fun weekend has been put off again until things start to dry out, which will be at least still yet another rmonth away. Here it is mid August and we are still having decent frosts, with even more rain to come this week as of writing—up to another 100mm !

Keep the shiny side up.

Meeting started at 6:230pm. Five members, two visitors present. Chair: Colin.
Apologies: Katrina, Paul, Mel, Chrissy.
Temperature : cold.

Business Arising
Nil.

Financials
Working account : $952.32
Reserve account : $2603.10

Correspondence in
-Association fee's. invoice reminder. $22 per member.
-Association newsletter.—Aug.
-Hanging Rock SF map enquiry from a South Australian gentleman traveling in Sep
-Dubbo club newsletter

Correspondence out
-Association Newsletter.—Aug
-July Club newsletter.
-Dubbo club newsletter
-Reply to Hanging Rock State Forest mapping query.

General business
-Dave to look at 92.9 & 88.9 community advert again.
-Christmas in July. Wet wet wet. Postponed until drier times. Date to be set.
-New ad graphic for ARB from Billy.
-'Join a 4wd club' cards given to Colin for passing on to TJM, ARB.

Meeting closed 6:50pm,

EVENTS, TRIPS & TRIP IDEAS

Date to be set later in the year.— Christmas-in-July at Wallabadah.
Come along to our annual event. Three course feed, huge bonfire, fun, games, hill climb, funkhana, creek crossings, 4wd see-saw, tug-a-war. Raffles & prizes. On-site ammenties with now a bigger loo for the ladies. Shower block (bring your own hot water and shower). Camp shelter, camping grounds.
Oct long weekend, or, Halloween weekend?

Gloucester to Werrikimbe via back roads – Col.
Discussions were had surrounding this trip at this months meeting.
A date is finally going to be set within the next meeting or two.

Attunga Forest recky day trip. (Paul) To be announced as a day outing.
Probably sooner than later. Announcement may be on the Facebook group.

Coffs Harbour Trip – Paul. Date to be set
Mountains and Pebbly Beach.

Taylors Arm – Paul. Date to be set.

January Long weekend—The Farm ??
Time will tell.

NSW & ACT Association Club Insurance. AON - Insurance FAQs. The facts.

1. What activities should I advise 4WD NSW/ACT of?
All activities your organisation and members carry out, including fundraising, shows, events.

2. What about new activities or a change in activities?
These should be advised to 4WD NSW/ACT to advise Aon.

3. What does the Public Liability policy cover me for?
The policy covers all sums for which you become legally liable to pay to third parties as compensation for personal injury and/ or property damage caused by an occurrence in connection with your organisation/member activities. The policy should cover all activities of the organisation/members including those of volunteers.

4. What does Protector/Association Liability policy cover me for?
Cover for your organisation's directors, officers and bearers for legal obligations arising from their duties. It also protects your organisation against alleged wrongful acts and extends to employment practices liability and fidelity.

5. Why do we need Protector/Association Liability policy?
A director, officer or bearer of your NFP in carrying out their normal duties, may receive an allegation of wrongdoing. So too, may paid staff or volunteers as part of the daily running of the organisation, for example, when giving advice via the phone, your website or marketing material. That's why our Protector/Association Liability will help cover the organisation and the individual.

6. What does Volunteer Personal Accident cover me for?
Covers all club volunteers, members and their registered visitors; along with all associated office bearers and officials of the Policyholder for accidental injury or death whilst carrying out club sanctioned activities as per policy terms and conditions.

7. In the event of a claim, can I admit liability?
No matter how minor an accident, in the event of a claim or incident that may lead to a claim no liability should be admitted. It is most important that no admission of liability, either verbally or in writing, be made as this constitutes a breach of policy conditions and may prejudice acceptance of the claim or the claim settlement.

8. Do you require a list of all our volunteers/members?
4WD NSW/ACT requires a list of club names and total number of members involved with the organisation in a year.

9. What if our circumstances change from those originally declared?
If you merge with or takeover an organisation, or change your activities, i.e. organise an event, add additional activities, etc, you must advise 4WD NSW/ACT to advise Aon to ensure cover is extended to cover these activities.

10. We are fully insured, why do we need risk management?
Insurance is only one way to manage the risks facing an organisation. It may not be the best way of managing a risk because:
a. it may cost much more than other ways of controlling risk.
b. it does not achieve the preferred outcome (preventing harm), it only compensates after the event/injury.
c. it may not cover all risks and may be capped to a ceiling.
d. Insurance policies have exclusions which risk management needs to factor in.

11. Why do volunteers/members need to be part of our risk management plan?
A 4WD group is responsible for the actions of its volunteers/members and paid staff. Inappropriate volunteer behaviour can seriously harm and prevent a 4WD organisation from achieving its mission. Volunteers/members, like employees, are a valuable resource to your organisation and should be part of any risk management system. Including volunteers/members in your risk management system will help protect both your organisation and your volunteers/members. There are also various volunteer protection Acts that do not lessen the need for appropriate risk management strategies. Several Laws such as work health safety and occupational health and safety impose requirements for training both staff and volunteers.

12. What are some common mistakes in risk management plans?
a. they are formally prepared, but never implemented or regularly revised.
b. they cover the risk that are easy to treat and leave the difficult risks untreated.
c. they rely too heavily on insurance as a strategy.
d. they assume the organisation's insurance covers risks that it does not.
e. the risk management plan is not amended when insurance policies alter or new activities begin.

13. Wouldn't it be easier just to copy another organisation's risk management plan?
4WD organisations are diverse, even within the same sector. A risk management plan will be quite different even for similar organisations because of variables such as size, organisational culture, property ownership and leadership. You are far more likely to identify all of the risks relating to your organisation by working through the process of planning your own risk management strategy, than by just blindly copying another organisation's work. An understanding of what risk management means and an ownership of strategy to protect and enhance the mission of your organisation are essential.

14. How are volunteers/members covered for accidental injury?
Apart from Medicare, the only other cover available is Voluntary Workers Personal Accident. These policies can be extended to cover unpaid members of organisations

If injured by third party's liability policies may then be involved where volunteers could sue for the negligent injury.

15. How do I cover one day events?
These can be an extension to your existing 4WD NSW/ACT Public Liability policy if it is a sanctioned event by 4WD NSW/ACT. If you are holding an event which involves members of the public and not just 4WD NSW/ACT members and their guests, you will need to take out additional one-off event Public Liability coverage. A one-off event declaration form is required to be completed.

16. Can I Insure Market Stalls?
These can be added to your existing policy or one-off cover provided.

17. Does our policy have an age limit?
The only policy that usually has an age limit is Voluntary Workers Personal Accident and travel policies. Your Voluntary Workers Personal Accident policies has "nil" age limitations but beware as coverage is still only for volunteers/members and the volunteers/members must be able to take direction/orders from the organisation and work independently. All policy terms and conditions still apply.

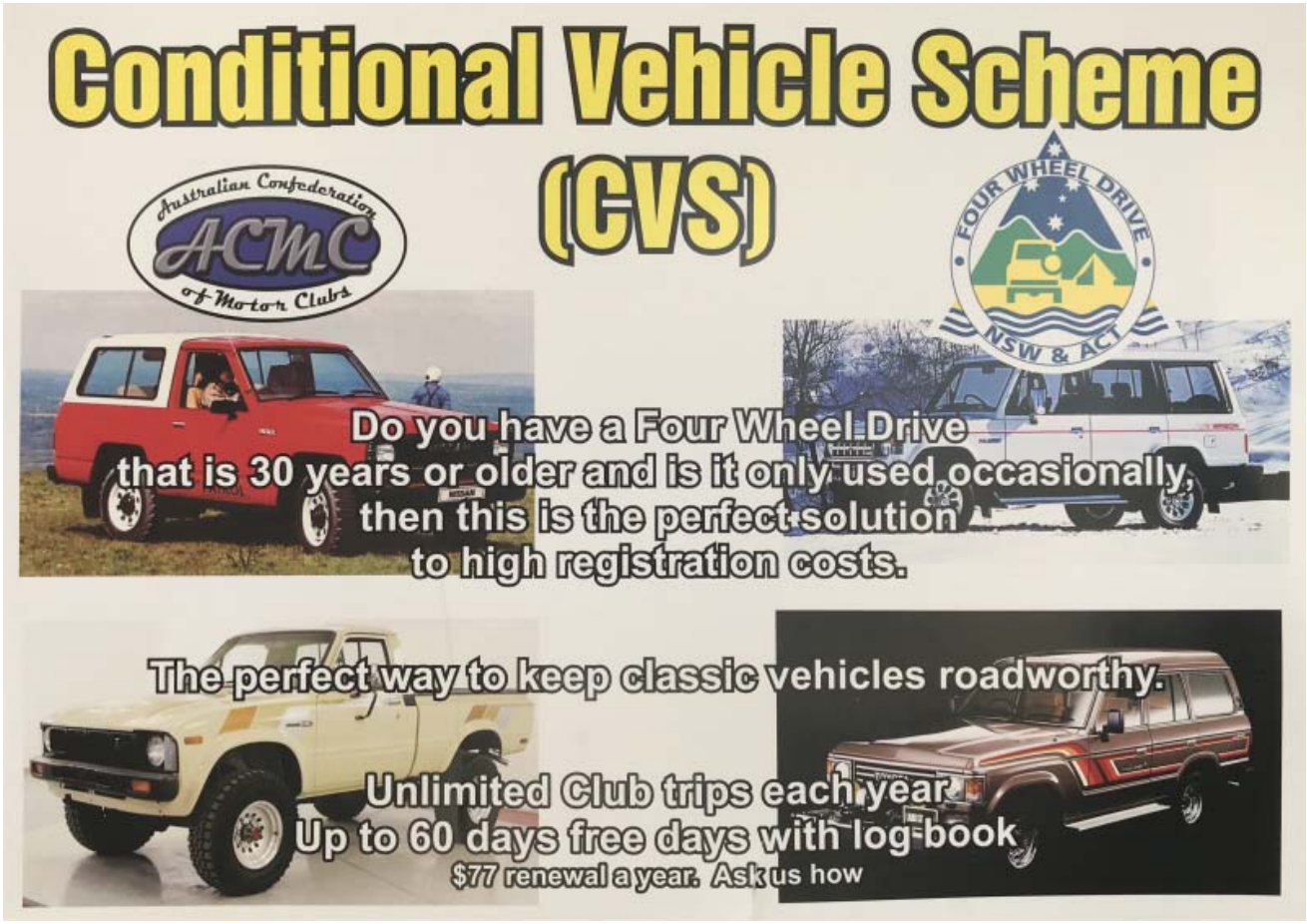
18. Are volunteers/members covered at events?
Coverage should be provided through Public Liability and Voluntary Workers Personal Accident for authorised 4WD events.

19. What insurance cover does 4WD organisations need?
As a member organisation of 4WD NSW and ACT if you have elected to take insurance cover you are automatically covered for Public Liability, Volunteer Personal Accident & Protector/Association Liability. Each organisation may require different insurances due to their risks and the activities they provide. To assist with deciding what insurances you may need, it is recommended you use our Insurance Puzzle Solver or speak to one of our brokers.

20. What are the benefits of using Aon NFP team for my insurance needs?
Aon is one of Australia's largest brokers and has been working with NFPs and charities for over 30 years. We have a team of dedicated brokers who can tailor insurances for risks commonly found in your industry.

21. How can I make a claim?
To make a claim on your policy contact 4WD NSW/ACT directly to discuss the incident so it can be notified to Aon for review.

22. When do I receive my Certificate of Currency?
You will receive your Certificate of Currency by request to 4WD NSW/ACT.


Conditional Vehicle Scheme
(CVS)
Australian Confederation of Motor Clubs
ACMC
FOUR WHEEL DRIVE
NSW & ACT
Do you have a Four Wheel Drive
that is 30 years or older and is it only used occasionally,
then this is the perfect solution
to high registration costs.
The perfect way to keep classic vehicles roadworthy.
Unlimited Club trips each year
Up to 60 days free days with log book
$77 renewal a year. Ask us how

CVS - Classic Vehicle Scheme, allows for modified and engineered 30-year old vehicles on the road for 60 days with a log book. It also allows for unlimited days for Club trips and events. This is also open to other vehicles including all registrable 2wd cars, VW style beach buggies, modified and engineered lowered cars & trucks that are under 3500kg. You will have 'CLASSIC' conditional NSW plates.
Interested in knowing more? Send an email to the Tamworth 4wd Club.
Email: tam4wdclub@hotmail.com

Introducing the Tamworth 4wd Club Stubby Cooler.
$10.00 each.
Contact Paul Ellison, or
tam4wdclub@hotmail.com

Advertisement blurb provided to 88.9 / 99.5 FM for their community notice board, in an attempt to get new members. An enquiry has been sent to 92.9FM to do the same. Awaiting on their reply. Dave to chase this up.

WHO: Tamworth 4wd Club

WHAT: The Tamworth 4wd Club was established over 48 years ago as a family orientated club for like-minded people interested in 4wding, camping and the great outdoors.

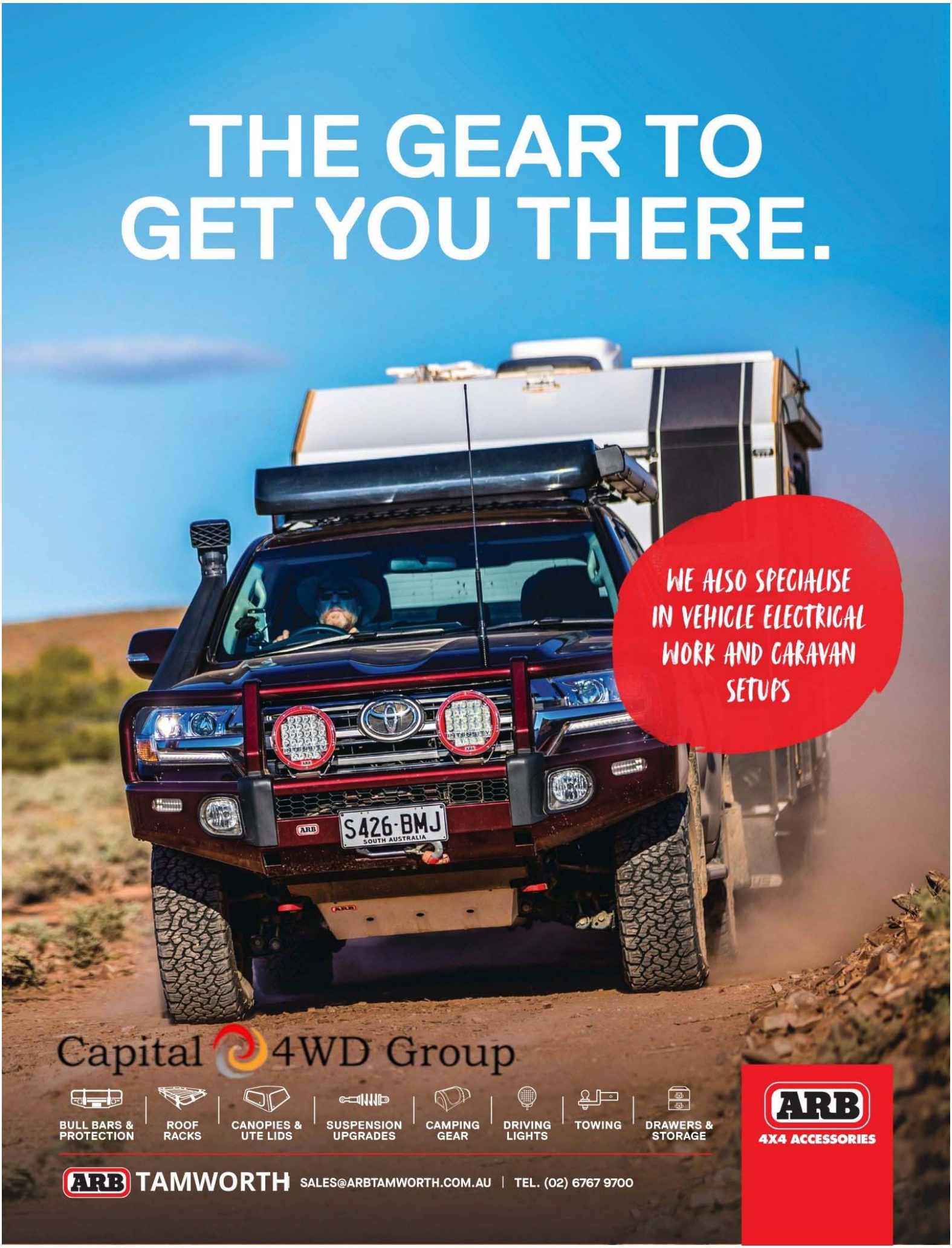
WHERE: Monthly meetings for upcoming events and trips are held at the St Johns Ambulance Hall at 72 Napier Street, Tamworth, diagonally opposite Anzac Park on the top side.

WHEN: At the above location, every second Monday of the month at 6:30pm.

COST: $60 family membership per year, which covers membership to the club and to the NSW 4wd Association as well as insurance on trips.

BRIEF INFO:
The Tamworth 4wd Club was established in 1976 for people with an interest in 4wd's, camping and the great outdoors. The club is family orientated and we make life long friendships with like-minded people. Club events can range from social camping weekends, 4wd training days, through to month-long tag-a-long tours and everything in between. The club raises money throughout the year from the various trips and events for the Westpac Rescue Helicopter.
The club is always on the lookout for new members who have similar interests in camping, the outdoors, or just wanting to get more enjoyment out of their 4wd's.

CONTACT PERSON/PHONE #/EMAIL:
Direct message the Tamworth 4wd Club page on Facebook, or Email:
tam4wdclub@hotmail.com


THE GEAR TO GET YOU THERE.
WE ALSO SPECIALISE IN VEHICLE ELECTRICAL WORK AND CARAVAN SETUPS
S426-BMJ
SOUTH AUSTRALIA
Capital 4WD Group
BULL BARS & PROTECTION
ROOF RACKS
CANOPIES & UTE LIDS
SUSPENSION UPGRADES
CAMPING GEAR
DRIVING LIGHTS
TOWING
DRAWERS & STORAGE
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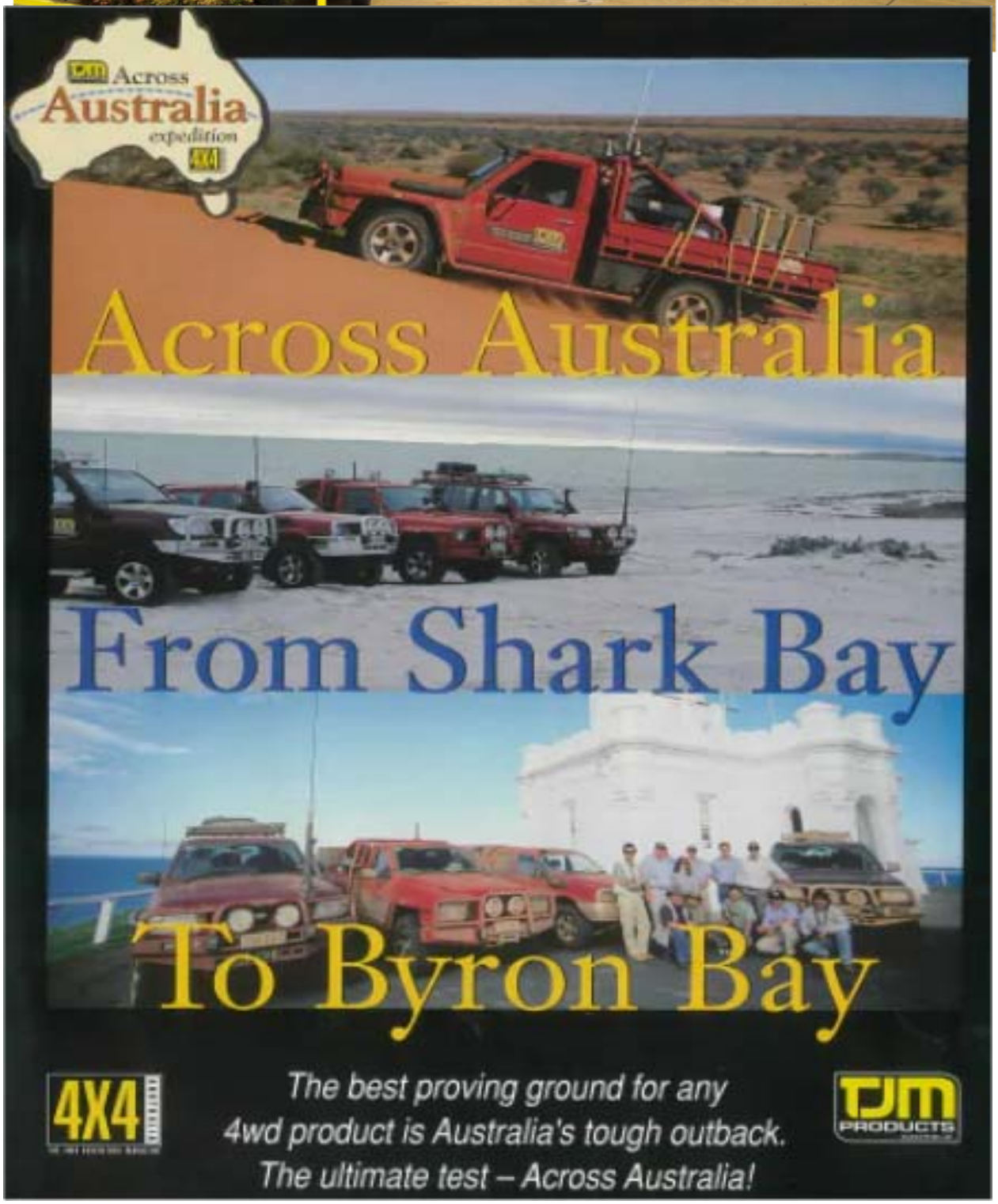
SALES@ARBTAMWORTH.COM.AU | TEL. (02) 6767 9700
ARB
4X4 ACCESSORIES

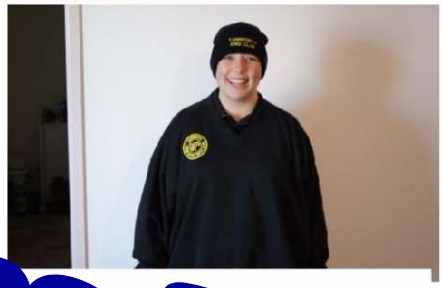
tjmtamworth.com.au



Trip Leader Responsibilities

- The trip leader is responsible for ensuring that the trip is conducted in a safe and responsible manner.
- All members who reserve a place in your trip should be recorded, their phone number and an emergency contact number taken. This will allow you to advise them if the conditions change or to contact Family in the event of n emergency.
- A reconnaissance trip and good maps and/or knowledge of the area are required to conduct a safe trip.
- Any permission for access needs to be obtained beforehand.
- It is your responsibility to decide if the weather conditions have altered the trip grading, as you may need to advise the participants before the trip.
- At the start point, introduce yourself, check-in all participants, collect the donation for Westpac Helicopter, check the correct equipment if necessary, and explain the nature details of the trip to all. Assign a main backup UHF channel at this point.
- Ask two older members to act as control vehicles. A “Rear Marker” and “Centre Marker” are usually best to help guide the convoy safely.
- Proceed at a legal pace that suits all participants, and keep in touch with your designated control vehicles to judge the convoy’s progress.
- It is your responsibility to assess the track conditions, and guide the group throughout the trip to ensure a safe and enjoyable outing.
- At the conclusion of the trip, check-off all participants and retrieve any loan equipment if necessary.
- Take donation money to next meeting and hand to treasurer.

Club Merchandise



See Leanne for new pricing

- $30 -
- $40 - Hoodies
- - Caps
-

- $ -
- $30 - Jumpers
- - Hoodies
- If - merchandise
- - eton

BANK ACCOUNT DETAILS

Account Name : Tamworth 4WD Club

B.S.B.: 032-621

Account Number: 895405

PLEASE MAKE SURE YOU PUT YOUR NAME AS THE REFENCE SO WE KNOW WHO THE MONEY IS FOR

MEMBERSHIP FORMS

All members will need to complete a membership form when paying their annual membership fees.

This helps to keep records updated on current members and for insurance purposes.

NEW FORMS ARE AVAILABLE AT MEETINGS OR CONTACT THE SECRETARY

Email: tam4wdclub@hotmail.com
: dave.maunder@gmail.com
Phone (Dave) : 0429111017
(Dave) : 0429656363
(Leanne) : 0408605343

Family membership: $60/year

Tamworth 4wd Club Membership Renewal/Confirmation of Details

Surname: .....

First Name: ..... DOB: .....

Partner's Name: ..... DOB: .....

Child's Name: ..... DOB: .....

Child's Name: ..... DOB: .....

Child's Name: .... DOB: .....

Residential Address:

.....

.....

Postal Address: .....

Which would you prefer published in the newsletter? Residential/Postal

Email Address: .....

Note:

Club Newsletters will be **emailed** to members wherever possible. If you do not want to have the newsletter emailed to you and you would prefer it by mail, please tick the box below.

☐ I wish to receive the newsletter by ordinary mail and not by email.

Phone Number: Home: ..... **Work:** .....

Mobile/s: .....

Vehicle Details: Make: .....

Model: .....

Year: ..... Registration: .....

Name of Relative/friend in case of emergency: .....

Emergency contact phone number: .....

Signature of Member: ..... Date: .....

Signature of Partner: ..... Date: .....

Please bring completed form along to the next club meeting and hand it to the secretary or send to

XXXX
PO Box 3345
West Tamworth
NSW 2340
XXXX

BANK DETAILS

Tamworth 4WD Club
BSB 032-621
Account Number 895405

Privacy Statement and Update of Member Details

Under the Commonwealth Privacy Act 2001, it is an offence to publish or distribute the personal information of any member of the Tamworth 4WD Club Inc. without the written permission of the member. Similarly, we are not permitted to publish any photographs of club member's vehicles or their families when on club trips without written permission. In order to organise club trips and events, the trip leader or event organiser needs to contact club members and we need to be able to pass your details to fellow club members. Also, we like to include trip and social reports, including photos, and promote the club at sponsor's promotion days and 4WD shows.

In order to comply with the Privacy Act and keep our records accurate, every club member needs to complete the following form and update their details:

Please answer the sections below and return ASAP:

Section 1

Please tick the statement with which you agree

☐ I/We hereby **give permission** for the Tamworth 4WD Club to include my personal details (name, address & phone? In the members list which is published each month in the newsletter and understand that copies of the newsletter are provided to club sponsors and other 4WD clubs. Or

☐ I/We **do not give permission** for the Tamworth 4WD Club to include my personal detail (name, address & phone? In the members list which is published each month in the newsletter and understand that copies of the newsletter are provided to club sponsors and other 4WD clubs.

Section 2

Please tick the statement with which you agree

☐ I/We hereby **give permission** for the Tamworth 4WD Club to publish photographs of my vehicle and family in the newsletter, website and at promotional events and understand that copies of the newsletter are provided to Club sponsors and other 4WD clubs.

Or

☐ I/We hereby **do not give permission** for the Tamworth 4WD Club to publish photographs of my vehicle and family in the newsletter, website and at promotional events and understand that copies of the newsletter are provided to Club sponsors and other 4WD clubs

Names of Members:

_____

Member's Signatures:

_____

MEMBERS CONDUCT

If the conduct of any member shall, in the opinion of the Committee, be contrary to the welfare or interest of the Club, the member may be called upon to justify and explain such conduct to a special meeting of the Committee and, if after consideration at such meeting, a majority present is of the opinion that the conduct of such member is as charged, the Committee may caution, suspend or expel such member. Any decision shall be conveyed to the member in writing by the Secretary. If the member so cautioned, suspended or expelled by the Committee wishes they may appeal in writing to the Club and request a Special General Meeting of the Club to discuss such appeal. The Special General Meeting so called my reverse of alter the Committee's decision on a two thirds majority of the members resent at such meeting. Such decision of the Special General Meeting of the Club shall be final.

Just a gentle reminder !!!

Before leaving on any trip all participants should make sure you have a **-Snatch strap- Solid recovery points on your vechile- Rated Bow Shackles minimum of 3.25 - UHF radio, desirable- Fire Extinguisher.**

History of the Tamworth 4WD Club

Tamworth Recreational 4WD Club was formed in 1976 by local Four Wheel Drive owners. It is a family orientated club and caters for family participation in recreational four wheel drive touring and camping trips into bushland areas of the great natural beauty and attraction.

Club trips can be one day or weekend drives into the state forests and national parks of the local area. Trips of longer duration to various parts of Australia (eg Simpson Desert, Fraser Island, Cape York, Kakadu just for ideas) are planned annually and in advanced. The choice of trip you take is entirely yours, from easy scenic trips to beautiful areas of near inaccessible terrain.

Other clubs activities include social outings, bush camping, bush walking, fishing, driver training days, Xmas in July, demonstrations and inter club activities.

The Objectives of the Club

- To promote safety, friendship and courtesy, both ON and OFF the road, through training, community activities, club and family touring and camping activities
- To promote and encourage family social activities and organise club tours
- To conduct meetings and classes whereby members may obtain knowledge enabling them to become proficient in handling, navigation, care and maintenance of their vehicle
- And in particular to encourage and foster the activity of recreational four wheel driving and endeavor to establish same in the eyes of various Government Departments etc (in particular the National Parks and Wildlife Service, State Forest of N.S.W) as a recognised and responsible family past time.
- To actively encourage the conservation of Australia's natural environment

Current Financial Members
Rick & Katrina Burton
Jodie Thompson
Shaun Morrison
Paul Ellison & Melinda Bridge
Chrissy & Dave Maunder
Richard Mariner
Dave & Karma Walters
Aaron Walters & Nicole Ward
Sam Walters & Izzy Cleaver
Terry & Helen Collins
Tim Patterson & family.
Colin & Sue Turner.

Club Life Members
Graeme Hodge
Phil Swindale.
Bob Tallon
Leanne & Col Middleton

Sponsors
TJM Tamworth
ARB Tamworth

FOUR WHEEL DRIVING!!

DO IT THE RIGHT WAY

JOIN A 4WD CLUB

TAMWORTH 4WD CLUB